IN THE CLAIMS

Please amend the claims as follows:

1. (Currently Amended) An electronic settlement system for electronically paying from a spending account a plurality of expenses requested by a user within a predetermined period, comprising:

    deposit processing means for processing a deposit to the spending account for each of the plurality of expenses;

    payment processing means for processing a payment from the spending account for each of the plurality of expenses;

    storage means for storing payment method, payment period, scheduled payment amount, and credit limit for each of the plurality of expenses; and

    management means for totalizing deposits and payments from a user through the electronic settlement system and informing the user of the totalized amount thereof for each of the plurality of expenses,

    wherein the spending account is electronically unassociated with an investment account.

2. (Original) The electronic settlement system according to claim 1, further comprising a credit limit alteration means for altering credit limit stored by the storage means in accordance with the difference between the total deposit amount and total payment amount that is calculated at a time when request of payment by the electronic payment system is received.

3.   (Original) The electronic settlement system according to claim 1, wherein if the expense requested to be paid by the electronic settlement system is subject to tax deduction, the management means prints out deposits and payments of that expense within a tax fiscal year at an end of that year on an accounting sheet in a manner that the accounting sheet can be used to submit to tax office.

4.   (Currently Amended) An electronic settlement method for electronically paying from a spending account a plurality of expenses requested by a user within a predetermined period, comprising:

     storing payment method, payment period, scheduled payment amount, and credit limit of the expense that is requested to pay by the electronic settlement method for each of the plurality of expenses;

     storing a deposit data from a user for each of the plurality of expenses;

     upon receiving a request to pay by the electronic settlement system, determining whether payment is allowed based on the stored data of deposit and credit limit for the expense; and

     paying the requested expense if payment to that request is determined to be allowable, and rejecting the payment if payment to that request is not allowable,

     wherein the spending account is electronically unassociated with an investment account.

5.   (Original) The electronic settlement method according to claim 4, further comprising calculating difference between total deposit amount and total payment amount at a time payment is requested to the electronic settlement system, altering credit limit stored in the system based on the difference, and determining whether payment is allowable to that request of payment to the electronic settlement system.

6.   (Original) The electronic settlement method according to claim 4, wherein if the expense requested to be paid by the electronic settlement system is subject to tax deduction, printing out deposits and payments of that expense within a tax fiscal year at an end of that year on an accounting sheet in a manner that the accounting sheet can be used to submit to tax office.